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29, 2002

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FOR REGISTRATION OF CERTAIN CLASSES OF SECURITIES
PURSUANT TO SECTION 12(b) OR (g) OF THE
SECURITIES EXCHANGE ACT OF 1934

Regions Financial Corporation

(Exact name of registrant as specified in its charter)

Delaware	63-6228099
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(State of incorporation or organization)	(I.R.S. Employer Identification No.)
417 North 20th Street	
Birmingham, Alabama	35203
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(Address of principal executive offices)	(Zip Code)

Securities to be registered pursuant to Section 12(b) of the Act:

Title of each class to be so registered -----	Name of each exchange on which each class is to be registered -----
Common Stock, par value \$.625 per share	New York Stock Exchange

If this form relates to the registration of a class of securities pursuant to Section 12(b) of the Exchange Act and is effective pursuant to General Instruction A.(c), check the following box .

If this form relates to the registration of a class of securities pursuant to Section 12(g) of the Exchange Act and is effective pursuant to General Instruction A.(d), check the following box .

Securities Act registration statement file number to which this form relates (if applicable): Not applicable.

Securities to be registered pursuant to Section 12(g) of the Act.

None

(Title of Class)

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Item 1. Description of Registrant's Securities
to be Registered

Common Stock, par value \$.625 per share

Each share of common stock of the Company is entitled to one vote on any matter that comes before the stockholders of the Company. Each share is also entitled to dividends when, as and if declared by the board of directors of the Company. Dividends on the common stock are non-cumulative. No stockholder of the Company is entitled to preemptive rights with respect to the common stock of the Company.

Item 2. Exhibits

1. -- Certificate of Incorporation as last amended on June 18, 1999, incorporated herein by reference from the exhibits to the registration statement filed with the Commission and assigned file number 333-86975.
2. -- Bylaws as last amended on March 17, 1999, incorporated herein by reference from the exhibits to the registration statement filed with the Commission and assigned file number 333-86975.
3. -- All other exhibits required by Instruction II to Item 2 have been supplied to the New York Stock Exchange.

SIGNATURES

Pursuant to the requirements of Section 12 of the Securities Exchange Act of 1934, the Registrant has duly caused this registration statement to be signed on its behalf by the undersigned, thereunto duly authorized.

Regions Financial Corporation

By: /s/ D. Bryan Jordan

Its: Executive Vice President
and Comptroller

Dated: April 29, 2002